## M&F BANCORP. INC.

CPP Disbursement Date 06/26/2009         RSSD (Holding Company) 2807810         Depository Instit 06/26/2009         Depository Instit 1           Selected balance and off-balance sheet items         2010 2011 5 millions         %chg from properties of millions         %chg from properties of millions         \$millions         \$millions         \$millions         %chg from properties of millions         \$millions	M&F BANCORP, INC.						
Selection standard and surface in terms						Number of Insured Depository Institutions	
Construction of development	Selected balance and off-balance sheet items						
Secretary   Secr	Assets		\$312		\$301	-3.4%	
Counter and 1-4 from tyses internal	Loans		\$202		\$186	-7.7%	
Mone equity	Construction & development		\$13		\$4	-68.7%	
Section   Sect	Closed-end 1-4 family residential		\$35		\$30	-13.3%	
Signature   Sign	Home equity					-12.0%	
Same							
Size						-47.0%	
Securitazion outstanding principal   S22   S24						40.8%	
Securities (Cited and private issue)	Commercial real estate		\$126		\$123	-2.7%	
South species descurities (GSE and private issue)	Unused commitments		\$23		\$24	4.1%	
Seet based securities							
Second	Mortgage-backed securities (GSE and private issue)		\$14		\$31	122.2%	
September   Sep	Asset-backed securities		\$0		\$0		
Residential mortgage originations    Society and mortgage originates of sole (quarter)   So   So	Other securities		\$7		\$7		
So	Cash & balances due		\$74		\$61	-17.0%	
So	Residential mortgage originations						
Coosed-end mortgage originations sold (quarter)   So   So   So			\$0		\$0		
Deposits   S279   S268	Open-end HELOC originated for sale (quarter)						
Sample	Closed-end mortgage originations sold (quarter)		\$0				
Deposits   S272   S261	Open-end HELOC originations sold (quarter)		\$0		\$0		
Deposits   S272   S261	Liabilities		¢270		ćaco	-4.0%	
Total other borrowings							
FHLB advances							
Equity capital at quarter end         \$33         \$34           Stock sales and transactions with parent holding company (cumulative through calendar year)         \$0         \$0           Performance Ratios           Tier 1 leverage ratio         10.4%         10.6%         16.7%           Total risk based capital ratio         15.5%         16.7%         15.0%         18.0%           Return on equity¹         3.2½         -0.4%         0.0%						36.2% -2.7%	
Equity capital at quarter end         \$33         \$34           Stock sales and transactions with parent holding company (cumulative through calendar year)         \$0         \$0           Performance Ratios           Tier 1 leverage ratio         10.4%         10.6%         16.7%           Total risk based capital ratio         15.5%         16.7%         15.0%         18.0%           Return on equity¹         3.2½         -0.4%         0.0%							
Stock sales and transactions with parent holding company (cumulative through calendar year)   So   So						1.7%	
Performance Ratios   10.4%   10.6%   11.6%							
Tier 1 leverage ratio 10.4% 10.6% 16.7% 16.7% 16.7% 16.7% 16.8% 16.7% 16.8% 16.8% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 16.8% 18.0% 18.0% 16.8% 18.0% 18.0% 16	Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0		\$0	NA NA	
Tier 1 risk based capital ratio 15.6% 16.7%  Total risk based capital ratio 16.8% 18.0%  Return on equity¹ 3.2% -0.4%  Return on assets¹ 0.4% 0.0%  Net interest margin¹ 3.8% 4.0%  Coverage ratio {{ALLL+Alloc transfer risk/Noncurrent loans}} 25.8%  Loss provision to net charge-offs (qtr) 124.7% 44.8%  Net charge-offs to average loans and leases¹ 0.2% 1.9%  ¹ Quarterly, annualized.    Noncurrent Loans   Gross Charge-Offs	Performance Ratios						
Total risk based capital ratio   16.8%   18.0%   Return on equity¹   3.2%   -0.4%	Tier 1 leverage ratio		10.4%		10.6%		
Return on equity   1	Tier 1 risk based capital ratio				16.7%		
Return on assets   0.4%   0.0%     Net interest margin   3.8%   4.0%     Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}   23.6%   25.8%     Loss provision to net charge-offs (qtr)   124.7%   44.8%     Net charge-offs to average loans and leases   0.2%   1.9%     Quarterly, annualized.	·						
Net interest margin 1         3.8%         4.0%           Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}         23.6%         25.8%           Loss provision to net charge-offs (qtr)         124.7%         44.8%           Net charge-offs to average loans and leases 1         0.2%         1.9%           I Quarterly, annualized.         Noncurrent Loans         Gross Charge-Offs           Asset Quality (% of Total Loan Type)         2010         2011         2010         2011           Construction & development         4.9%         15.1%         0.0%         0.0%           Closed-end 1-4 family residential         7.0%         13.1%         0.1%         0.3%           Home equity         0.5%         12.2%         0.0%         0.0%           Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         0.0%         0.3%         0.0%         2.1%           Commercial & Industrial         12.3%         4.4%         0.1%         4.1%	· ·						
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans)}   23.6%   25.8%							
Loss provision to net charge-offs (qtr)  Net charge-offs to average loans and leases¹  Quarterly, annualized.    Noncurrent Loans   Gross Charge-Offs							
Net charge-offs to average loans and leases   0.2%   1.9%							
Noncurrent Loans   Gross Charge-Offs							
Noncurrent Loans   Gross Charge-Offs			0.2%		1.9%		
Asset Quality (% of Total Loan Type)         2010         2011         2010         2011           Construction & development         4.9%         15.1%         0.0%         0.0%           Closed-end 1-4 family residential         7.0%         13.1%         0.1%         0.3%           Home equity         0.5%         12.2%         0.0%         0.0%           Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         0.0%         0.3%         0.0%         2.1%           Commercial & Industrial         12.3%         4.4%         0.1%         4.1%	quarterry, unnuanzea.						
Construction & development       4.9%       15.1%       0.0%       0.0%         Closed-end 1-4 family residential       7.0%       13.1%       0.1%       0.3%         Home equity       0.5%       12.2%       0.0%       0.0%         Credit card       0.0%       0.0%       0.0%       0.0%         Other consumer       0.0%       0.3%       0.0%       2.1%         Commercial & Industrial       12.3%       4.4%       0.1%       4.1%		Noncurre	ent Loans				
Closed-end 1-4 family residential       7.0%       13.1%       0.1%       0.3%         Home equity       0.5%       12.2%       0.0%       0.0%         Credit card       0.0%       0.0%       0.0%       0.0%         Other consumer       0.0%       0.3%       0.0%       2.1%         Commercial & Industrial       12.3%       4.4%       0.1%       4.1%	Asset Quality (% of Total Loan Type)	2010	2011	2010	2011		
Home equity     0.5%     12.2%     0.0%     0.0%       Credit card     0.0%     0.0%     0.0%     0.0%       Other consumer     0.0%     0.3%     0.0%     2.1%       Commercial & Industrial     12.3%     4.4%     0.1%     4.1%	·						
Credit card         0.0%         0.0%         0.0%         0.0%           Other consumer         0.0%         0.3%         0.0%         2.1%           Commercial & Industrial         12.3%         4.4%         0.1%         4.1%						-	
Other consumer         0.0%         0.3%         0.0%         2.1%           Commercial & Industrial         12.3%         4.4%         0.1%         4.1%							
Commercial & Industrial         12.3%         4.4%         0.1%         4.1%						-	
						-	
Commercial real estate         9.2%         7.3%         0.1%         0.0%							
Total loans 8.1% 7.9% 0.1% 0.5%							